Personal Taxpayer Series
IR110

Inland Revenue

A guide for people with savings

- how to stop paying tax on your interest

- how to claim tax back

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What is this guide about?

Banks, building societies and local authorities are required to take income tax off the interest they pay to savers. However, people whose taxable income is covered by their tax allowances can register to get their interest 'gross' (that is, without tax taken off). It is also possible to claim tax back from the Inland Revenue if the tax taken off your interest is more than you are due to pay.

This guide is only for people who usually live in the United Kingdom (UK). It explains how to work out if you can

- register to get your interest gross
- claim tax back.

It also explains the tax rules about dividends from shares, and income from authorised unit trusts or open-ended investment companies. There is a special section on children's savings. Please read this guide carefully to make sure you are paying the right amount of tax. We want you to pay only what is due.

What you can do depends on your own circumstances. If you are in any doubt about anything in this guide, or if you need any help, please do not hesitate to get in touch with us.

Ring or call in at any Inland Revenue Enquiry Centre or Tax Office. Details of addresses are in your phone book under 'Inland Revenue' or on the Internet at www.inlandrevenue.gov.uk/local

This guide does not include information about

- Personal Equity Plans (PEPs)
- Tax Exempt Special Savings Accounts (TESSAs), or
- Individual Savings Accounts (ISAs).

See our leaflets IR89 'Personal Equity Plans (PEPs)', IR114 'TESSA. Tax free interest for taxpayers' and ISA/1 'The answers on ISAs: your guide' for details of these schemes.

What income does it cover?

Interest on bank, building society and local authority savings

As a general rule, banks, building societies and local authorities have to take income tax off your interest before they pay it to you. From 6 April 1996 they have taken tax off at the lower rate of 20 pence in the £. The interest you get is the amount left after that tax has been paid. Only higher rate taxpayers have to pay more tax on their interest.

If you should not be paying tax on your interest, two things you might be able to do are

- fill in a form that tells your bank, building society or local authority to stop taking tax off your interest. You can do this only if all your income (including your interest and any pension) is covered by your tax allowances

- claim tax back from the Inland Revenue. You can do this if tax has been taken off your interest that you didn't need to pay.

Dividends from shares

If you have shares in a company, when you get your dividend cheque you also get a tax credit voucher. This shows the amount of the dividend payable and the amount of the tax credit that goes with that dividend. (Your income for tax purposes is the dividend plus the tax credit.)

The tax credit is not tax deducted on your behalf, but it represents the fact that the company paying the dividend has paid tax on the profits used to pay the dividend. The tax credit can be set against your tax liability on the dividend.

For dividends paid up to 5 April 1999 you may be able to claim payment of the tax credit, depending on your income. **Tax credits on dividends paid after 5 April 1999 cannot be claimed**.

Foreign income dividends (abolished from 6 April 1999) do not carry a tax credit. Instead, the voucher will show income tax treated as paid on the dividend. You cannot claim back income tax treated as paid on a foreign income dividend.

Income from authorised unit trusts and open-ended investment companies

Authorised unit trusts and open-ended investment companies can pay two different sorts of income

- dividends

- interest.

Up to the 5 April 1999 they could also pay foreign income dividends.

Dividends paid by authorised unit trusts and open-ended investment companies are treated in exactly the same way as dividends from shares.

Interest distributions paid by authorised unit trusts and open-ended investment companies is treated in exactly the same way as interest on bank, building society and local authority savings. But, if you are resident in the United Kingdom, you cannot arrange for your interest to be paid without tax being taken off.

Who needs to pay tax on income from savings?

Whether you need to pay tax at all depends on how much taxable income you have.

Your income includes

- your pensions
- interest on your savings
- dividends from shares
- income from authorised unit trusts or open-ended investment companies.

The amount of income you can have before you start to pay tax depends on your tax allowances. Everybody gets at least one allowance - the personal allowance. This is an amount of income you can receive without having to pay any tax.

There are three different amounts of personal allowance. You can qualify for the higher amounts if you are aged 65 or over.

For the tax year 1999-2000, the amounts are

- £4,335 if you are under the age of 65
- £5,720 if you are aged 65 to 74
- £5,980 if you are aged 75 or over.

Whether you are entitled to all or part of the higher amounts depends on your income.

If your income from all sources in a tax year does not exceed your personal allowance, you do not have to pay any income tax. You can apply to receive your interest without tax taken off. You may be able to have more income in a year without paying tax if you are entitled to other tax allowances.

Am I entitled to any other allowances?

You may be. It depends on your personal circumstances.

The Government announced a major reform of income tax allowances in the Budget in March 1999. The existing married couple's allowance for couples under 65, and related reliefs, will be abolished from April 2000.

A new, more generous tax credit, for families with children - the **children's tax credit** - will be introduced from April 2001. More information about the children's tax credit, will be issued nearer the time.

This section briefly outlines the tax allowances that are available up to 5 April 2000 and the changes that take effect after that date. If you think you may be entitled to one or more of these allowances, then see our leaflets *IR90 'Tax allowances and reliefs'*, and IR121 *'Income tax and pensioners'*, or talk to your local Tax Office.

The blind person's allowance

Like the personal allowance, the blind person's allowance allows you to receive an amount of income without having to pay tax. It is an extra amount, which is added to your personal allowance. The amount of the blind person's allowance is the same for everyone who can claim it, whatever their age or their level of income. In 1999-2000 the amount is £1,380.

You can claim the blind person's allowance if

- you are registered as blind with a local authority in England or Wales, or
- you live in Scotland or Northern Ireland and your eyesight is impaired to the extent that you are unable to perform any work for which eyesight is essential.

If you think you might be eligible to claim this allowance, contact your local Tax Office. More information can be found in our leaflet IR170 *'Blind person's allowance'*.

The married couple's allowance

Up to 5 April 2000, a married couple living together can claim the married couple's allowance. After that date, younger couples will no longer be able to have the allowance. However, if either you or your spouse is aged 65 or over on 5 April 2000, you can continue to have the married couple's allowance in the usual way.

The married couple's allowance is restricted to give relief at a fixed rate - 10% from 1999-2000. This means that, unlike the personal allowance, the married couple's allowance is not income you can receive without having to pay tax. Instead, it reduces your tax bill by up to a set amount. This amount is calculated as 10% of the amount of the allowance you are entitled to.

In 1999-2000, there are three different amounts of married couple's allowance, depending on your age. You can qualify for the higher amounts if either you or your spouse is aged 65 or over. However, the higher amounts are reduced if the husband has income above a certain limit (£16,800 in 1999-2000).

For the tax year 1999-2000, the amounts are

- £1,970 at 10% if you and your spouse are under the age of 65 (so it is worth up to £197 off your tax bill). If you are both still under 65 on 5 April 2000, you will not be able to have the allowance after that date

- £5,125 at 10% if either you or your spouse is aged 65 to 74 (so it is worth up to £512.50 off your tax bill)

- £5,195 at 10% if either you or your spouse is aged 75 or over (so it is worth up to £519.50 off your tax bill).

The additional personal allowance

Up to 5 April 2000, you may be able to claim the additional personal allowance if you have a qualifying child living with you for at least part of the year and you are

- unmarried
- separated or divorced
- a widow or widower, or
- a married person whose spouse is unable to look after him or herself at all, for the whole of the tax year, because of illness or disability.

The child must be

- your own child, step-child, or a child you have legally adopted before he or she reaches 18, or
- a child you look after at your own expense, and who is under 18 at the beginning of the tax year (6 April).

Children who are 16 or more at the start of the tax year must be in full-time education or training.

The additional personal allowance is given in the same way as the married couple's allowance. Whatever your age or level of income, it reduces your tax bill by up to a set amount (£197 in 1999-2000). However, the allowance is being abolished after 5 April 2000.

The widow's bereavement allowance

If your husband dies before 6 April 2000, you can receive the widow's bereavement allowance in the year of his death, provided you were living with him at some time during the year. You are also entitled to this allowance in the following year unless you remarry before the start of that tax year.

The widow's bereavement allowance works in the same way as the married couple's allowance. Whatever your age or level of income, it reduces your tax bill by up to a set amount (£197 in 1999-2000).

What income is taxable?

Not all the income you receive is taxable.

The main things you need to include in working out your taxable income are

- interest from a bank, building society or local authority (except interest in a TESSA, PEP or ISA). This should be the gross figure, that is, before any tax deductions (but you must include interest on cash held in a PEP awaiting investment, if you have withdrawn more than £180 of this interest in the tax year)

- interest from National Savings investments (except National Savings Certificates and the first £70 of interest from ordinary accounts with the National Savings Bank)

- dividends from shares (except dividends in a PEP or ISA). Remember to add on any tax credits to the dividends

- income from authorised unit trusts and open-ended investment companies (except income in a PEP or ISA). Remember to add on any
  - tax credits to dividends, and
  - income tax taken off interest

- state retirement (old age) pension

- widow's pension

- most other state pensions - but not war pensions

- private pensions* ie pensions from previous employers, personal pensions, retirement annuities, and Free-Standing Additional Voluntary Contribution Schemes (FSAVCs)

- earnings from a job or self-employment*

- job seeker's allowance

- statutory sick pay - usually paid by your employer but sometimes paid by the Department of Social Security

- maternity pay

- widow's benefits
- invalid care allowance and invalidity addition paid with a retirement pension
- incapacity benefit - all benefit paid in respect of new claims from 13 April 1995 (except benefit paid during the first 28 weeks of incapacity)
- widowed mother's allowance and widow's allowance
- student's earnings - but not student's grants and loans
- rent from letting property or rooms - but if you let rooms in your home the rental income may not be taxable. For more information see our leaflet IR87 *'Letting and your home'*.
- income from trust funds
- income from outside the United Kingdom
- your share of any joint income.

*Don't forget to add on any tax taken off. Your employer (or former employer) should send you a form P60 every year which shows your earnings (or pension) and any tax taken off.

If you are in any doubt, please ask any Inland Revenue Enquiry Centre or Tax Office. Details are in your phone book under 'Inland Revenue' or on the Internet at www.inlandrevenue.gov.uk

How do I work out my 'taxable income'?

You need to know what things to include.

The first step is to work out your total 'gross' interest. You do this by adding together all the taxable interest you get. If tax has been taken off you must add it back. For example, if you get £80 interest from a savings account and £20 tax has already been taken off, the 'gross' interest on the account is £80 + £20 = £100.

If no tax has been taken off your interest, then what you receive is gross interest.

To work out your total gross interest, add up all the interest credited to your account(s) in the tax year (from 6 April to the following 5 April).

The second step is to add your total gross interest to all your other income (including any pensions), adding on any tax that has been taken off it to get the 'gross' income for the year. For dividends, you take the amount you receive and add on the tax credit. This gives you the amount of your total taxable income. Filling in the table below will help you.

	Amount received	Tax (or tax credit)	Gross amount
Interest			
Dividends			
State pension			
Other pensions			
State benefits			
Earnings			
Any other income			
	Total taxable income		

If your total taxable income is covered by your personal allowance (see page 5), plus any other allowances that you may be entitled to (see pages 6-8), then you should not be paying any tax.

See page 14 about getting your interest without tax taken off in future, and page 18 about claiming back any tax already taken off which you are not due to pay.

However, if your total taxable income is slightly more than the amount covered by your personal allowance, plus any other allowances that you may be entitled to, then see page 18 about what to do next and the question 'What if my taxable income is slightly more than the amount covered by my tax allowances?' on page 25.

Inland Revenue

Savings: application to receive interest without tax taken off

Please read the notes on the back of this form before you start to fill it in.

This form is available in a large print version.

Return this form to your bank, building society or local authority. They will arrange for interest to be paid without tax taken off. They will not acknowledge receipt of the form. You may wish to take a copy for your records.

Joint accounts - each saver must check to see if they can receive their share of the interest without tax taken off and if so complete their own form.

Name of bank, building society or local authority

Branch

Account number(s)

Is this a joint account? Yes ☐ No ☐

Yes ☐ No ☐

Name of saver — *Initials* — *Surname*

Permanent address

This can include
- a retirement home
- a long stay hospital
- a student term time address.

Do not use a 'care of' or 'PO Box' address.

Postcode

Date of birth / /

Savers over 16

Has the saver worked in the UK in the last 3 years? Yes ☐ No ☐

If 'yes', enter the saver's National Insurance number

I certify that

- the information given above is correct
- I am (or the person named above is) unlikely to have to pay income tax this year
- I will write to the bank, building society or local authority straight away if my income (or the person's named above) increases and tax is then due.

Signature _____ Date / /

Tick this box if you are signing the form ☐
- as the parent or guardian of a child under 16, or
- on behalf of someone who is mentally incapacitated.

It is a serious offence to make a false declaration.

These details may be checked by the Inland Revenue to make sure that the scheme is working properly.

Savings – does tax have to be taken off the interest?

For any tax year this depends on
- the income you think you will have, and
- your tax allowances, which give you a tax-free amount.

Read the column on the right if the savings belong to
- *someone who does not live here year after year*
- *a child*
- *someone with mental incapacity.*

Income

The most common types of income are:
- wages
- pensions
- dividends
- state benefits
- interest on savings.

Allowances for the tax year ending 5 April 2000

You will not have to have tax taken off your interest if you expect that all of your income, before any tax is taken off, will not add up to more than:

Age under 65	£4,335	(about £83 per week)
Age 65 – 74	£5,720	(£110 per week)
Age 75 or over	£5,980	(£115 per week).

Some people may have higher allowances, so ask a Tax Office for help if you have a child living with you, or you are married, a recently widowed woman, or blind.

Any Tax Office will help you work out whether you must have tax taken off your interest. Look in your local telephone book under 'Inland Revenue'.

If you want to check the amounts for yourself the Inland Revenue has a variety of leaflets that can help. There is a list in the column on the right.

National Insurance number - look for this on your:
- payslip
- P60
- pension book
- P45.

If you open another savings account – you must check again to see if you are likely to have to pay tax. If you are not, fill in another one of these forms.

If your income goes up - you must check again to see if you are likely to have to pay tax. If you are, you must write to your bank, building society or local authority straight away and ask them to start deducting tax from your interest.

If you have any questions

- about income or tax allowances - **contact any Tax Office**
- about this form or the rules for the tax deduction scheme - **call the Helpline 0845 9800645**

Coming and going from the UK
This form is only for people who usually live in the UK. Call the Helpline number below if:
- you have come here from abroad
- you intend to live abroad permanently
- you work abroad.

Children
Under 18 and unmarried
Special rules apply to their savings and investments if
- they are gifts from parent(s) and
- the income from all of the gifts from each parent adds up to more than £100 in a year.

Please ask the Tax Office for leaflet IR110 *A guide for people with savings* or call the Helpline number below.

Under 16
Enter the child's name as the 'saver'. A child who is 16 before the next 6 April can sign their own form. Otherwise a parent or guardian must sign the form, even if the account is in another name.

Mental incapacity
Special rules apply in these cases. Please ask the Tax Office for leaflet IR110 *A guide for people with savings* or call the Helpline number below.

Leaflets

IR80	*Income tax and married couples*
IR90	*Tax allowances and reliefs*
IR91	*A guide for widows and widowers*
IR92	*A guide for one-parent families*
IR110	*A guide for people with savings*
IR121	*Income tax and pensioners*

Leaflets are available:
- from any Tax Office
- on the Internet at www.inlandrevenue.gov.uk

Citizen's Advice Bureaux and libraries may also have copies.

How do I get my interest in future without tax taken off?

If you have worked out that your taxable income is less than the amount you can have before you start to pay tax, you should arrange for your bank, building society or local authority to pay your interest without tax taken off. However, if you are resident in the UK you cannot arrange for your interest from an authorised unit trust or open-ended investment company to be paid without tax taken off.

Ask them for a **Registration form R85** or use the form opposite. (The form R85 is also available in a large print version.) Once you have filled the form in, hand it in at your bank, building society or local authority. This is known as 'registering'. You will then start to get your interest 'gross' - that is, without tax taken off. It is important that you complete the form in full. Until you do this, interest cannot be paid gross.

You can register more than one account with the same bank, building society or local authority, on a single Registration form, providing the account numbers are shown clearly in the boxes provided. But if you open a new account, and you are still entitled to gross interest, you must complete a separate form R85 for the new account.

If the account is held in more than one name (including accounts in the name of husband and wife) you will be able to register only if

- each person registers, or
- the bank, building society or local authority will allow both net and gross account holders on the same account.

Before you can register any account you must expect the 'gross' interest from all your accounts, plus any other taxable income you get, including pensions, to be fully covered by your tax allowances.

If you are in doubt, please ask any Inland Revenue Enquiry Centre or Tax Office for help or call the Inland Revenue Registration Helpline on 0845 9800 645. Your call will be charged at local rates.

What if my circumstances change after I've registered?

If for any reason your circumstances change, you may have to start paying tax. Remember that both your income and your tax allowances can change from year to year, so you may find that your taxable income is no longer fully covered by your tax allowances.

If this happens after you have registered to get your interest 'gross' (that is, without tax taken off), you must tell your bank, building society or local authority, in writing, to cancel your registration. They will then take tax off your interest before you get it. You must also tell your Tax Office if you think that you should have paid tax after all, and you have been getting interest 'gross'.

You can remain registered to get your interest 'gross', only so long as your taxable income is fully covered by your tax allowances.

If your savings increase or you start to receive income from a new source, for example, if you start getting a pension, including a state retirement pension, or you take up a job or start up in business, you may no longer be entitled to have your interest paid gross. It is very important to check that your taxable income is covered by your tax allowances from one year to the next. For more information about your tax allowances see the question 'Am I entitled to any other allowances?' on page 6.

The following chart will help you to up-date the figures you first worked out for your total taxable income on page 11.

If you are in doubt about what to do, please ask any Inland Revenue Enquiry Centre or Tax Office for help, or call the Inland Revenue Registration Helpline on 0845 9800 645. Your call will be charged at local rates.

	Gross amounts		
	1999-2000	2000-2001	2001-2002
Interest			
Dividends			
State pension			
Other pensions			
State benefits			
Earnings			
Any other income			
Total taxable income			

What if my taxable income is not fully covered by my tax allowances?

If you find that your taxable income is not fully covered by your tax allowances, you may still be able to claim back some of the tax that has been taken off your interest. This can happen if the tax taken off your interest is more than the tax you have to pay for the whole year on all your income.

On the 9 November 1999, the Chancellor of the Exchequer announced that the 10 pence rate of income tax (10% starting rate) applies to bank and building society interest with effect from 6 April 1999. So, if you are due to pay some tax, regardless of whether you have income from savings, earnings, or a pension you will enjoy the benefit of the 10 pence rate on the first £1,500 of your income.

Savings income above the 10 pence rate band (£1,500 in 1999-2000) but within the basic rate band, will continue to be taxed at the lower rate of 20 pence in the £ (20%).

If you do not pay tax at the higher rate there will be no further tax to pay on your interest, that is, if your total income, after your personal allowance and any blind person's allowance has been deducted, does not exceed £28,000 in 1999-2000.

Some examples of people who can claim tax back because the tax taken off their interest is more than they are due to pay are shown on pages 33-39.

You might also be able to claim tax credits on any dividends paid up to 5 April 1999, although you may not be able to claim them all. **Tax credits on dividends paid after 5 April 1999 cannot be claimed.**

For more information about the new 10 pence rate of income tax please contact an Inland Revenue Enquiry Centre or Tax Office. Addresses are in your local phone book under 'Inland Revenue' and on the Internet at **www.inlandrevenue.gov.uk/local**

How do I claim tax back?

If you know which Tax Office deals with your affairs, and you haven't received a Repayment Claim form, you should complete a form **R40(SP)(M)**. You can get this form from any Inland Revenue Enquiry Centre or Tax Office, together with guidance notes on how to complete it. Once you have completed the form, send it to your Tax Office.

If you already receive a Repayment Claim form each year, your Tax Office will continue to send you a form automatically. All you have to do when you receive the form is fill it in and send it back.

If you don't know where your Tax Office is, look at the list at the end of this guide. It shows which areas are dealt with by the Inland Revenue Offices (IROs) that specialise in repayment claims. Complete the form R40(SP)(M) and send it to the IRO that handles claims for your area. For example, if you live in Norfolk, send the form to Leicester 7. The IRO addresses are on page 42.

You will need the certificates or bank statements showing the amount of tax taken off your interest to help you complete the Repayment Claim form.

Some banks and building societies automatically issue certificates showing the amount of tax taken off your interest. If yours does not automatically issue certificates, you can get one by writing to the branch where your account is held. You should keep all these certificates, or your bank or building society statements, in a safe place as you will need them to make a claim.

Companies that pay you dividends automatically send you a certificate (sometimes called a tax credit voucher), which shows the dividend and any tax credit. Again, you should keep all these certificates.

Another reason why you should keep your certificates (or other records) in a safe place is that we may ask to see them to check the accuracy and completeness of your claim. All claims are checked, but we will only ask to see certificates (or other records) in a certain proportion of claims. If this is the case, **please send us the original certificates, not photocopies**. Typically, you should keep the certificates (or other records) for about two years from the end of the tax year for which your claim is made, as you may be liable to a penalty if you do not do so. If you have lost your certificates or statements, ask your bank or building society for duplicates (though they might charge for these).

Even if we carry out a more detailed check, there is no presumption that anything is wrong with your claim. Indeed, we will normally repay the amount claimed before writing to you to check the information on which the claim is based.

We will do all we can to send repayments out as quickly as possible, but we may not be able to avoid some delay, especially during April to September when most people send us their claims.

Children's savings

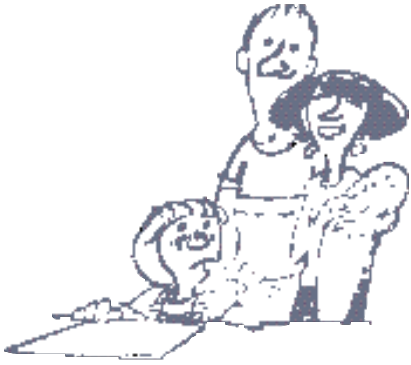
Children, like adults, are allowed to have a certain amount of income before they need to start paying tax. They are entitled to the same personal allowance as other people. This means that they can claim back the tax on their savings income if their total taxable income is less than £4,335.

Children under 16 in Scotland or under 18 in England, Wales and Northern Ireland cannot apply personally to get their tax back. It's up to a parent, guardian or trustee to do it for them.

When it comes to registering with a bank or building society to have the interest on a child's account paid without tax taken off, children under 16 cannot register themselves. A parent or guardian must complete the form R85 with the child's details and sign it on his or her behalf. If the child's account is in the name of someone else (for example, a grandparent) the form must still be signed by the child's parent or guardian.

If the child's total income, including interest, is expected to be less than the personal allowance, interest can be paid gross (that is, without tax taken off) until 5 April following the child's 16th birthday.

Be careful. There are special rules if the savings (including units in unit trusts and shares in open-ended investment companies) have been given by a parent. If gifts from a parent produce more than £100 gross income a year, the whole of the income from the gifts is normally taxed as that parent's income. A child cannot get back any of the tax on that income. Nor can interest paying account(s) be registered to have interest paid without tax taken off.
The £100 rule applies separately to each parent.



Example

Mary Banks, aged 14, has £7,200 in her building society account. Her father had given her £2,400, her mother £1,200 and her uncle £3,600. The interest on the gift from her father comes to more than £100, so Mary's parents cannot register her account to get interest without tax taken off.

The interest Mary gets and the amount of tax that can be claimed back are

Father's gift

Her father's gift of £2,400 produced net interest (that is, after tax was taken off) of	£88
The amount the building society took off for tax was	£22
The gross interest is	£110

As the gross interest is over £100, none of that £22 can be claimed back. The interest is treated as income of Mary's father.

Mother's gift

Her mother's gift of £1,200 produced net interest (that is, after tax was taken off) of	£44
The amount the building society took off for tax was	£11
The gross interest is	£55

As the gross interest is under £100, Mary's parents can claim back for her the £11 that was taken off.

Uncle's gift

Her uncle's gift of £3,600 produced net interest (that is, after tax was taken off) of	£132
The amount the building society took off for tax was	£33
The gross interest is	£165

As people other than parents are not affected by the £100 gift rule, Mary's parents can claim back for her the £33 tax that was taken off the interest from her uncle's gift.

The total Mary's parents can claim back for her is therefore £44 (£11+£33).

If a child under 16 has other savings income, the £100 limit on gifts from the same parent applies to the total gross savings income on all gifts from that parent. This applies even if the money is spread across more than one bank or building society account or other savings.

Unit trust and open-ended investment companies savings

Many authorised unit trusts and open-ended investment companies allow children to hold units or shares in a designated account. This simply means that the units or shares are held in the name of the parent or other guardian but designated with the child's initials. The units or shares and any income still belong to the child. The £100 rule for savings income applies.

What happens when a child becomes 16?

A registration made for a child's account will allow interest to be paid without tax taken off only until 5 April following the child's 16th birthday.

If a child does not expect to have to pay income tax after that date - because his or her income will still be less than the personal allowance - he or she can register personally for interest to continue to be paid without tax taken off. This is known as 're-registering' and it can be done at any time in the tax year in which the child will reach 16. (A tax year runs from 6 April in one year to 5 April in the next.)

If the account is not held in the child's name, for example, if it is in the name of a parent or grandparent, it must be transferred into the child's own name in time for the first interest payment in the tax year following the child's 16th birthday.

The £100 rule continues to apply to young people until they reach 18 or marry. They cannot normally register an account to get interest without tax taken off if it includes gifts from a parent which, alone or when added to other gifts from the same parent, will produce more than £100 income a year.

Your questions answered

Here are the questions we are most often asked (some of the answers have already been partly covered). If you want to talk to someone about them, or you have any other queries, please contact any Inland Revenue Enquiry Centre or Tax Office. The address and telephone number of your nearest one is in your local phone book under 'Inland Revenue' and on the Internet at **www.inlandrevenue.gov.uk/local**

For which years can I claim back tax on my bank or building society interest?

Self Assessment was introduced from 6 April 1996.

For the tax years before Self Assessment was introduced, you have up to six years to claim tax back. For example, if you have paid more tax than you need to for the tax year 1993-1994, you have until 5 April 2000 to claim tax back. You are not able to claim back tax for the years before 1993-1994.

Under Self Assessment you have only 5 years and 10 months to claim tax back. For example, if you have paid more tax than you need to for the tax year 1996-1997, you have until 31 January 2003 to claim tax back.

What about dividends?

On dividends paid up to 5 April 1999, you can claim some or all of the tax credit you receive with your dividends from shares if the amount of the tax credit is more than the tax you have to pay for the year. The time limits for making the claim are the same as for bank and building society interest (see the previous answer).

Tax credits on dividends paid after 5 April 1999 cannot be claimed.

Can I claim tax back for someone else?

You can claim tax back on behalf of someone else if you

- are the parent, guardian, or trustee of an account holder who is a minor (that is, under 18 in England, Wales and Northern Ireland, and under 16 in Scotland)
- have power of attorney for the account holder

- are a receiver or person appointed by any court in the UK to handle the affairs of an account holder who is incapable of managing his or her own affairs

- are the next of kin of an account holder who is incapable of managing his or her own affairs*

- have been appointed by the Department of Social Security to claim or receive benefits on behalf of an account holder who is incapable of managing his or her own affairs*.

In some circumstances you can claim tax back if

- you are the relative of an account holder who would have difficulty making a claim, for example, an elderly person in poor health.

In any of these cases, do not complete the Repayment Claim form R40(SP)(M) but contact the Inland Revenue Office (IRO) that specialises in repayment claims, or your nearest Inland Revenue Enquiry Centre or Tax Office.

If you don't know which IRO to contact, look at the list on pages 40 and 41 to see which IRO deals with your area, and then look at page 42 to get their address or telephone number.

If you know which IRO or Tax Office deals with the account holder's affairs, then contact that one. Whichever office you contact, they will need to know

- the name, address and date of birth of the person on whose behalf you are claiming

- the reason why he or she cannot claim personally

- your name and address.

* There is a limit to how much tax you can claim back if you are the account holder's next of kin or a DSS appointee. The Tax Office you contact will let you know what the limit is.

Can I sign the form R85 on behalf of someone who is incapable of managing his or her own affairs because they are mentally incapacitated?

Yes. You can only sign the form R85 on behalf of someone who is incapable of managing his or her own affairs if you are

- their parent, guardian, spouse or child aged 16 or over
- a receiver or person appointed by any court in the UK to handle their affairs
- a person appointed by the DSS to claim and receive benefits on their behalf, or
- a person holding power of attorney on their behalf.

What if my taxable income is slightly more than the amount covered by my tax allowances?

If your total taxable income is slightly more than the amount covered by your tax allowances you will not be able to register your account(s) to receive interest without tax being taken off.

In these circumstances your bank or building society will deduct tax from any interest payments it makes. If, as a result, you have paid more tax than you are due to pay you can claim back some of it by completing the Repayment Claim form R40(SP)(M).

How might the new 10 pence rate of tax for savings income affect my tax liability?

The example below shows how the 10 pence rate change for savings income can affect an individual's tax liability.

A taxpayer's only income is bank interest of £5,000, from which the bank has deducted tax of £1,000. The taxpayer's personal allowance is £4,195 in 1998-1999 and £4,335 in 1999-2000, and they are not entitled to any other tax allowances.

For 1998-1999

Gross bank interest	£5,000	tax taken off at 20%	£1,000
Total income	£5,000		
Less personal allowance	£4,195		
	£805	tax due at 20%	£161
		tax overpaid	£839

For 1999-2000

Gross bank interest	£5,000	tax taken off at 20%	£1,000
Total income	£5,000		
Less personal allowance	£4,335		
	£665	tax due at 10% on first £1,500	£66.50
		tax overpaid	£933.50

How will the 10 pence rate of tax affect me?

We will tax your interest at the 10 pence rate of income tax, if appropriate, when we next calculate your tax bill or final repayment if you

- are within Self Assessment and receive a tax return each year, or
- make an annual claim to us for a repayment of tax.

If you have had untaxed interest taken into account in your PAYE code you should contact your Tax Office. We may need to adjust your code.

If you do not normally complete Self Assessment tax returns or make annual claims you may now be able to make an annual claim for repayment of tax. For more information about the 10 pence rate please contact an Inland Revenue Enquiry Centre or Tax Office.

What should I do if I have already received a final repayment of tax?

If you have already received a final repayment of tax for the tax year starting 6 April 1999 and think you may benefit from the 10 pence rate on your interest, then you should contact the Tax Office that dealt with your claim.

When can I make a claim to get tax back?

That depends on the amount you are claiming, and whether you also register for gross interest - see the question 'When I register, should I also claim back tax already paid that year?' on page 30.

If you are claiming back £50 or less, you should apply at the end of the tax year (5 April). If the amount is more than £50, you can claim it back during the tax year. Either way, you'll receive your money by cheque once we have received your completed Repayment Claim form R40(SP)(M).

Can I claim tax back on savings held jointly?

Yes. You can claim for tax to be repaid to you on your share of income from savings held jointly with someone else.

If you are both entitled to a repayment you must make separate claims.

Can I register for 'gross' interest?

You can register for interest without tax taken off if you

- are the account holder, you are 16 or over, and the money belongs to you
- are the parent or guardian of an account holder under 16 years of age
- have power of attorney for the account holder
- are the parent, guardian, spouse, or child aged 16 or over, of a person who is incapable of managing his or her own affairs
- are a receiver or person appointed by any court in the UK to handle the affairs of a person who is incapable of managing his or her own affairs

- have been appointed by the Department of Social Security to claim or receive benefits on behalf of a person who is incapable of managing his or her own affairs.

Remember, you can register only if the total taxable income of the person entitled to the interest - you, or, if you are doing it for someone else, the person on whose behalf you are acting - is covered by his or her tax allowances.

You cannot register accounts that include gifts from a parent which, either alone or when added to all other gifts from the same parent, produce more than £100 income a year.

If you are in any doubt, don't register.

Ask any Inland Revenue Enquiry Centre or Tax Office for help first, or call the Inland Revenue Registration Helpline on **0845 9800 645. Your call will be charged at local rates.**

The Registration form asks for my National Insurance number. Where can I find it?

You need your National Insurance (NI) number only if you have been employed or self-employed in the UK in the last three years.

Your NI number looks similar to this - AB 12 34 56 C

Some of the places you will find it are on

- your pension book
- form P45 or P60, or a letter from the Tax Office
- a payslip
- a letter from the Department of Social Security
- a letter awarding job seeker's allowance.

If you have worked in the UK in the last three years but you cannot find your NI number, leave the box on the Registration form blank. Complete the rest of the form and send it to

Inland Revenue (You won't need a stamp)
NINO Tracing
FREEPOST
Bootle L69 9HA

The NI number (or official stamp) will be entered on the form, which we will return to you to give to your bank or building society. This service is available only for Registration form R85.

If I have several accounts, can I register just one account for gross interest?

If your taxable income, including any pension and income from all your savings, is fully covered by your tax allowances, you can register all your accounts. If your taxable income is **not** fully covered by your tax allowances, you cannot register any account to receive gross interest.

You can claim back some of the tax taken off your interest if it is more than the amount you should have to pay for the year.

If I have a joint account, say with my husband or wife, can I register for gross interest?

Yes. If neither of you has to pay tax, you should each complete a Registration form R85. It will help your bank, building society or local authority if the forms are sent together.

If one of you doesn't have to pay tax but the other does, then it depends on whether your bank, building society or local authority will allow part of the interest to be paid net and part gross on the same account. If it does not, you can still claim tax back from us in the usual way.

When I register, should I also claim back tax already paid that year?

When you complete a Registration form R85, some banks, building societies and local authorities may pay back tax already taken off your interest during that tax year. For example, your building society interest might be credited to you on 31 December 1999 with tax already taken off. If you hand in the Registration form to the building society before 5 April 2000 you might be able to get the tax back from them. You would not then need to apply to us to get the tax back.

If your bank, building society or local authority doesn't give you this tax back, you can claim it back from us by completing the Repayment Claim form R40(SP)(M).

How often do I need to complete a Registration form R85?

You normally have to complete only one form for accounts held with the same bank, building society or local authority or when a new account is opened (though children have to register in their own right to continue getting gross interest after their 16th birthday). Registration then continues indefinitely unless you or we cancel it.

You can get more Registration forms from your bank, building society or local authority or from any Inland Revenue Enquiry Centre or Tax Office.

Can I register to have dividends paid 'gross'?

No. Unlike bank and building society interest and local authority bonds, you cannot register to have dividends paid 'gross'.

What happens if I have an account earning interest, which won't be paid until the next tax year?

You do not have to include the gross interest earned this year when working out your taxable income. Your interest is taxable in the tax year that it is paid to you, or credited to your account, even if part of it has been earned in the previous tax year.

How is interest taxed if a person with a bank or building society account dies?

Interest is taxable when it is paid or credited to an account.

When people die, interest credited to their account **before** the date of death is treated as their income. The personal representatives (executors) can claim tax back if the tax taken off that interest was more than the person who has died was due to pay.

Interest credited to someone's account **after** the date of death is the income of the deceased person's estate. The personal representatives, who administer the estate, cannot normally claim tax back on this interest. However, if they make payments to beneficiaries who are entitled to the income of the **residue** of the estate, then these payments may be treated as made after deduction of tax at the lower rate (20%). The personal representatives can provide a certificate showing how much tax is involved.

A beneficiary who is a non-taxpayer may be able to claim back the tax. The amount of tax that can be claimed will depend on the total taxable income of the beneficiary (see page 11) and the amount of his or her allowances. Where there is more than one beneficiary entitled to the income of the residue of the estate, each one is treated as receiving his or her share of the income and may be able to claim tax back on the share, depending on the particular circumstances.

What can I do if I want to comment about the way my tax affairs have been dealt with?

We always value any comments on the service you have received from your Inland Revenue Enquiry Centre or Tax Office. We welcome any suggestions that could improve the service we provide for you.

If you have a complaint which the Officer in Charge of your own Tax Office cannot settle, you should contact the Inland Revenue Director responsible for the area dealing with your tax affairs. Our leaflet IR120 '*You and the Inland Revenue*' tells you how to do that. It is available from any Inland Revenue Enquiry Centre or Tax Office.

If the Director does not settle your complaint to your satisfaction you can ask the Adjudicator to look into it and recommend appropriate action. The Adjudicator, whose services are free, is an impartial referee whose recommendations are independent. The address is

The Adjudicator's Office
Haymarket House
28 Haymarket
London
SW1Y 4SP

Tel: 020 7930 2292
Fax: 020 7930 2298

The Adjudicator's leaflet AO1 (also obtainable from Inland Revenue offices) gives information about complaining to the Adjudicator.

You can also ask your MP to refer your case to the independent Parliamentary Commissioner for Administration (usually known as the 'Ombudsman'). The Ombudsman will accept referral from any MP, but you should approach your own MP first. Further information is available from

The Parliamentary Commissioner for Administration
Millbank Tower
Millbank
London
SW1P 4QP

Tel: 020 7217 4163
Fax: 020 7217 4160

Or you can ask your MP to take up your case with the Inland Revenue or with the Treasury Ministers.

Examples

In these examples the figures are for the tax year 1999-2000 unless otherwise stated.

Example 1

Anne Smith is aged 66 and lives on her own. She has £10,000 in a building society account which she has not registered to get her interest paid gross (without tax taken off) because she didn't know she could do that.

Someone has told Anne that, because her income is small, she can probably claim back the amount of tax that has been taken off her interest. First, Anne needs to work out what her total taxable income is likely to be. To do this, she needs to add in the amount that was taken off her interest for tax.

Gross building society interest (that is, before tax is taken off)	£700	tax taken off at 20%	£140
Plus, other annual income (including pension money)	£4,220		
	£4,920		

As a woman of 66, Anne's personal allowance is £5,720, so she can have income up to that amount without paying tax. As her income is less than her personal allowance, she can fill in the Registration form R85 in this guide, hand it in at her building society, and they will stop taking tax off her interest. They may also be able to repay any tax already taken off in that year.

If the building society can't repay the tax already taken off in that year, Anne should also fill in the Repayment Claim form R40(SP)(M), which (with guidance notes on how to complete it) she can get from any Inland Revenue Enquiry Centre or Tax Office. She should send it to her Tax Office and she will get back all the £140 taken off.

She can also claim tax back for the last five years if her circumstances were more or less the same.

Example 2

Jeremy Walters is a single man aged 76 who has a state pension and a small pension from his former employer. Added together, his pensions come to £5,300. He also has £1,000 bank interest, from which the bank has taken off tax at 20%. Jeremy's total taxable income comes to slightly more than his personal allowance. He is liable to pay tax at only the 10% starting rate on the first £1,500 of income above his allowances.

As more tax has been taken off his bank interest than he is due to pay, he can claim back some of the tax. Jeremy's personal allowance is £5,980, which he can set against his income as follows

Gross bank interest			
(that is, before tax is taken off)	£1,000	tax taken off at 20%	£200
Plus pensions	£5,300		
Total income	£6,300		
Less his personal allowance	£5,980		
Amount taxable	£320	tax due at 10%	£32
		tax overpaid	£168

Jeremy can claim back £168 by completing a form R40(SP)(M), which (with guidance notes on how to complete it) he can get from any Inland Revenue Enquiry Centre or Tax Office. He should send the completed form to his Tax Office.

Example 3

Peter and Susan Brown are a married couple. Peter is 68 and works part-time. Susan is 62 and also works. They have a joint bank account, which pays gross interest (that is, without tax taken off) of £1,200. They have decided that the whole of the married couple's allowance should be set against Peter's income.

Peter earns £6,400. He also has half of the gross bank interest - £600. His personal allowance is £5,720, which he can set against his income as follows

Gross bank interest (that is, before tax is taken off)	£600	tax taken off at 20%	£120
Plus wages	£6,400		
Peter's total income is	£7,000		
Less his personal allowance	£5,720		
Amount taxable	£1,280		
Tax due on £1,280 at 10%	£128		
Less married couple's allowance £5,125 at 10%	£512.50		
Amount of married couple's allowance unused (£512.50-£128)	£384.50		

Provided the bank will allow both net and gross account holders on the same account, Peter can fill in the Registration form R85 in this guide, hand it in at his bank, and they will stop taking tax off half the interest. They may also be able to repay the tax already taken off Peter's half share of the interest in that year (£120).

If the bank can't repay the tax already taken off Peter's half share of the interest in that year, he should also fill in the Repayment Claim form R40(SP)(M), which (with guidance notes on how to complete it) he can get from any Inland Revenue Enquiry Centre or Tax Office. He should send it to his Tax Office and he will get back all the £120 taken off his half share of the interest.

Peter can also transfer the unused part of the married couple's allowance to Susan to set against her tax bill. Peter should contact his Tax Office to arrange this.

Susan has income of £10,000 in wages, plus half of the gross interest on her joint account with Peter - £600. Her personal allowance is £4,335, which she can set against her income as follows

Gross bank interest (that is, before tax is taken off)	£600	tax taken off at 20%	£120
Plus wages	£10,000		
Susan's total income is	£10,600		
Less her personal allowance	£4,335		
Amount taxable	£6,265		
Tax on £6,265 is			
• £1,500 at 10%	£150		
• £600 at 20%	£120		
• £4,165 at 23%	£957.95		
Total tax due	£1,227.95		
Less unused married couple's allowance from Peter	£384.50		
Susan's final tax bill	£843.45		
Less tax taken off bank interest	£120		
Tax to pay	£723.45		

Example 4

Ivor Jones is a married man aged 58. His wife is aged 55. Ivor works part-time as a butcher. He also has some savings in a building society account. Ivor and his wife have decided that the whole of the married couple's allowance should be set against Ivor's income. In 1999-2000, his earnings are £5,120. His gross building society interest is £500.

In 1999-2000, Ivor registers to get his building society interest paid gross (that is, with no tax taken off) because his taxable income is fully covered by his tax allowances (including the married couple's allowance). In that year his personal allowance is £4,335, which he can set against his income as
follows

Gross building society interest (that is, before tax is taken off)	£500		
Plus earnings	£5,120		
Total income	£5,620		
Less personal allowance	£4,335		
Amount taxable	£1,285	Tax due at 10%	£128.50
		Less married couple's allowance (£1,970 at 10%)	£197.00
		Unused married couple's allowance	£68.50

As the tax due on £1,285 was fully covered by the married couple's allowance, Ivor had no liability to tax in 1999-2000. The £68.50 unused balance of the married couple's allowance can be passed to Ivor's wife to set against her tax bill.

However, from 2000-2001, the married couple's allowance is being withdrawn from couples who, like Ivor and his wife, are both aged under 65 on 5 April 2000. This might mean he becomes liable for tax in that year, even if his income stays broadly the same. If so, he will need to tell his building society to start deducting tax from his interest from 6 April 2000.

The building society will deduct tax at 20 per cent from his savings, but Ivor will be able to claim back any tax deducted which exceeds his income tax bill. He should use a Repayment Claim form R40(SP)(M), which (with guidance notes on how to complete it) he can get from any Inland Revenue Enquiry Centre or Tax Office.

Example 5

Hazra Patel has income from her part-time job, dividends on some shares and interest from a building society account. Hazra is 37 and entitled to a personal allowance of £4,335. When she works out what her taxable income is, she must add to it what has already been taken off for tax and the tax credits on her dividends.

Her income in 1999-2000 is as follows

Earnings	£4,000		
Dividends and tax credit	£750	including tax credits	£75
Gross building society interest (that is, before tax is taken off)	£600	tax taken off at 20%	£120
Total income	£5,350	total tax paid	£195
Less her personal allowance	£4,335		
Amount taxable	£1,015	tax due at 10%	£101.50
		covered by	
		• tax credits	£75
		• building society interest	£120
		tax overpaid	£93.50

Hazra has overpaid £93.50 on her building society interest and can claim this back.

Hazra cannot ask for her building society interest to be paid gross, as her taxable income is not fully covered by her tax allowances. She will have to go on making claims, but we will send her claim forms for future years. She can make an initial claim by using the Repayment Claim form R40(SP)(M), which (with guidance notes on how to complete it) she can get from any Inland Revenue Enquiry Centre or Tax Office.

Example 6

Mary Brown is a single person aged 56. She has savings in a bank account, which have been registered so that her interest is paid gross (that is, without tax taken off). Her income includes a pension and dividends on shares.

Her income for 1999-2000 is as follows

Gross bank interest	£ 300		
Pension	£3,300		
Dividends and tax credits	£ 250	including tax credits	£25
Total income	£3,850		

As Mary's income is below her personal allowance figure of £4,335 interest can be paid gross. Tax credits cannot be claimed and there is no need for Mary to contact her Tax Office.

List of Inland Revenue Offices (IROs) dealing with Repayment Claim forms

AREA	INLAND REVENUE OFFICE
(former) Avon	St Austell 2
Bedfordshire	Bootle 1
Berkshire	St Austell 2
Buckinghamshire	Bootle 1
Cambridgeshire	Bootle 1
Cheshire	Glenrothes
(former) Cleveland	Bootle 1
Cornwall/Isles of Scilly	St Austell 2
Cumbria	Bootle 1
Derbyshire	Leicester 7
Devon	St Austell 2
Dorset	St Austell 2
Durham	Bootle 1
East Sussex	Belfast 7
Essex	Leicester 7
Gloucestershire	Belfast 7
Greater Manchester	Glenrothes
Hampshire	St Austell 2
Hereford/Worcester	Belfast 7
Hertfordshire	Leicester 7
(former) Humberside	Bootle 1
Isle of Wight	St Austell 2
Kent	Belfast 7
Lancashire	Bootle 1
Leicestershire	Leicester 7
Lincolnshire	Leicester 7

Merseyside	Bootle 1
Middlesex	Bootle 1
Norfolk	Leicester 7
Northamptonshire	Bootle 1
Northumberland	Bootle 1
North Yorkshire/York	Bootle 1
Nottinghamshire	Leicester 7
Oxfordshire	Belfast 7
Shropshire	Belfast 7
Somerset	St Austell 2
South Yorkshire	Leicester 7
Staffordshire	Belfast 7
Suffolk	Leicester 7
Surrey	Glenrothes
Tyne and Wear	Bootle 1
Warwickshire	Belfast 7
West Midlands	Belfast 7
West Sussex	St Austell 2
West Yorkshire	Leicester 7
Wiltshire	St Austell 2
Northern Ireland	Belfast 7
Scotland	Glenrothes
Wales	Belfast 7
London	
E1-18	Leicester 7
EC1-4	Leicester 7
N1-22	Leicester 7
NW1-11	Bootle 1
SE1-29	Glenrothes
SW1, 3 , 5-7, 10, 13, 14, 19, 20	Bootle 1
SW2, 4, 8, 9, 11, 12, 15-18	Glenrothes
W1-14	Bootle 1
WC1 & 2	Bootle 1

Inland Revenue Office (IRO) Addresses

St Austell 2	Penhaligon House Trinity Street St Austell Cornwall PL25 5BA Tel: 01726 624200
Bootle 1	1st Floor The Triad Stanley Road Bootle Merseyside L69 9HB Tel: 0151 300 5000
Glenrothes	Saltire House Pentland Park Glenrothes Fife KY6 2AL Tel: 01592 222500
Leicester 7	Attenborough House 109-119 Charles Street Leicester LE1 1FY Tel: 0116 242 7349
Belfast 7	Dorchester House 52-58 Great Victoria Street Belfast BT2 7BB Tel: 028 9050 5000

Our service commitment to you

The Inland Revenue and Customs & Excise are committed to serving your needs well by

acting fairly and impartially

We
- treat your affairs in strict confidence, within the law
- want you to pay or receive only the right amount due.

communicating effectively with you

We aim to provide
- clear and simple forms and guidance
- accurate and complete information in a helpful and appropriate way.

providing good quality service

We aim to
- handle your affairs promptly and accurately
- be accessible in ways that are convenient to you
- keep your costs to the minimum necessary
- take reasonable steps to meet special needs
- be courteous and professional.

taking responsibility for our service

- We publish annually our customer service aims and achievements.
- If you wish to comment, or make a complaint, we want to hear from you so we can improve our service. We advise you how to do this.

We can provide better service if you help us by

- keeping accurate and up to date records
- letting us know if your personal/business circumstances change
- giving us correct and complete information when we ask for it
- paying on time what you should pay.

Further information on customer service is available at Inland Revenue and Customs and Excise local offices, set out in our Charters, complaints leaflets (IR120 and Notice 1000) and Codes of Practice.

We produce a wide range of leaflets, booklets and Helpsheets designed to explain different aspects of the tax system in plain English and to assist in the completion of tax returns. Most of them are free. Some you might find particularly helpful are

IR87 Letting and your home
IR89 Personal Equity Plans (PEPs)
IR90 Tax allowances and reliefs
IR114 TESSA Tax free interest for taxpayers
IR121 Income tax and pensioners
IR144 Income tax and incapacity benefit
IR170 Blind person's allowance
IR171 Income tax. A guide for people with children
ISA/1 The answers on ISAs: your guide

In addition, we have produced the following leaflets on Self Assessment

SA/BK3 Self Assessment. A guide for keeping records for the self-employed
SA/BK4 Self Assessment. A general guide to keeping records
SA/BK5 Self Assessment. Electronic version of the tax return
SA/BK6 Self Assessment. Penalties for late tax returns
SA/BK7 Self Assessment. Surcharge for late payments of tax
SA/BK8 Self Assessment. Your guide.

Our leaflet IR120 'You and the Inland Revenue' tells you about the standard of service you can expect and the steps you can take if you want to comment on the service you receive, or complain about the way we have handled your tax affairs.

Our IR List 'Catalogue of leaflets and booklets' gives further information about our publications, most of which you can get from any Inland Revenue Enquiry Centre or Tax Office. Addresses are in your local phone book under 'Inland Revenue'. Most offices are open to the public from 8.30am to 4.30pm, Monday to Friday, and some are also open outside these hours.

Your local library or Citizens' Advice Bureau may also have copies of our leaflets.

You can also get most of our leaflets by

- calling our Orderline on **0845 9000 404** between 8.00am and 10.00pm, seven days a week (except Christmas Day)
- fax on **0845 9000 604**
- e-mail on **saorderline.ir@gtnet.gov.uk** or
- writing to **PO Box 37, St. Austell, Cornwall PL25 5YN**

Many leaflets are also available on the Internet at **www.inlandrevenue.gov.uk**

When our offices are closed, you can get general advice on Self Assessment by calling our Helpline, in the evening or at weekends, on **0845 9000 444**.

Helpline and Orderline calls are charged at local rates.

Service First

These notes are for guidance only and reflect the tax position
at the time of writing.
They do not affect any right of appeal.

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